

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Scott Allen Crawford
Stacy Lynn Crawford
Debtors

Case No. 13-02812-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 27

Date Rcvd: Aug 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2018.

db/jdb +Scott Allen Crawford, Stacy Lynn Crawford, 4995 Graybill Rd, York, PA 17408-9304
4338838 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
4324032 #FIDELITY INVESTMENTS, PO BOX 673008, DALLAS, TX 75267-3008
4324036 SCHWAB RETIREMENT PLAN Services, 4150 KINROSS LAKES PARKWAY, PO BOX 5050,
RICHFIELD, OH 44286-5050
4324024 +York Tax Claim Bureau, 28 East Market Street, York, PA 17401-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

EDI: HNDA.COM Aug 13 2018 22:58:00 American Honda Finance Corporation,
3625 W. Royal Lane #200, Irving, TX 75063, UNITED STATES
4343455 EDI: HNDA.COM Aug 13 2018 22:58:00 American Honda Finance Corporation,
3625 W. Royal Lane #200, Irving, TX 75063
4334033 EDI: HNDA.COM Aug 13 2018 22:58:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4324027 +EDI: HNDA.COM Aug 13 2018 22:58:00 Am Honda Fin, 200 Continental Dr #301,
Newark, DE 19713-4336
4348732 EDI: AIS.COM Aug 13 2018 22:58:00 American InfoSource LP as agent for, WellSpan Health,
as assignee of YORK HOSPITAL, PO Box 248838, Oklahoma City, OK 73124-8838
4324028 EDI: BANKAMER.COM Aug 13 2018 22:58:00 Bank Of America, Po Box 982235,
El Paso, TX 79998
4324029 +EDI: BANKAMER2.COM Aug 13 2018 22:58:00 Bank Of America, N.A., 201 N Tryon St,
Charlotte, NC 28202-2146
4324030 +E-mail/Text: bknotices@bankofthewest.com Aug 13 2018 19:07:37 Bank Of The West,
2527 Camino Ramon, San Ramon, CA 94583-4213
4337715 EDI: BANKAMER.COM Aug 13 2018 22:58:00 Bank of America, N.A., NC4-105-02-99,
PO Box 26012, Greensboro, NC 27420-6012
4371571 EDI: BL-BECKET.COM Aug 13 2018 22:58:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4327503 EDI: DISCOVER.COM Aug 13 2018 22:58:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4324031 +EDI: DISCOVER.COM Aug 13 2018 22:58:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
4324033 +EDI: RMSC.COM Aug 13 2018 22:58:00 Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005
4324034 +EDI: RMSC.COM Aug 13 2018 22:58:00 Gecrb/Old Navy, Po Box 965005,
Orlando, FL 32896-5005
4324035 +EDI: CBSKOHL.COM Aug 13 2018 22:58:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
4358445 EDI: RESURGENT.COM Aug 13 2018 22:58:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4324026 +E-mail/Text: RVSVBICNOTICE1@state.pa.us Aug 13 2018 19:07:25 PA Department of Revenue,
Department 280946, Attention: Bankruptcy Division, Harrisburg, PA 17128-0001
4374421 EDI: PRA.COM Aug 13 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4324037 +EDI: SEARS.COM Aug 13 2018 22:58:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
4324038 EDI: WFFC.COM Aug 13 2018 22:58:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701
4354626 +EDI: WFFC.COM Aug 13 2018 22:58:00 Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Blvd,
Fort Mill, SC 29715-7203
4324025 +E-mail/Text: kcm@yatb.com Aug 13 2018 19:07:08 York Adams Tax Bureau, 1405 N. Duke Street,
PO Box 15627, York, PA 17405-0156

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4324023 Internal Revenue

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Bank of the West ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dawn Marie Cutaia on behalf of Debtor 2 Stacy Lynn Crawford dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
Dawn Marie Cutaia on behalf of Debtor 1 Scott Allen Crawford dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
Joel Alan Ackerman on behalf of Creditor WELLS FARGO BANK, N.A. jackerman@zuckergoldberg.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
Kimberly A Bonner on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor American Honda Finance Corporation
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1 **Scott Allen Crawford**
First Name Middle Name Last Name
Debtor 2 **Stacy Lynn Crawford**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-02812-HWV**

Social Security number or ITIN **xxx-xx-0603**
EIN --
Social Security number or ITIN **xxx-xx-1065**
EIN --

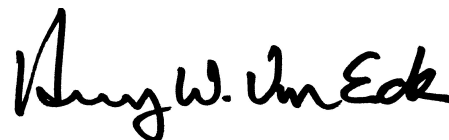
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott Allen Crawford

Stacy Lynn Crawford

By the
court:August 13, 2018

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.